Certificate Number: 14912-CAC-DE-038996729

Bankruptcy Case Number: 24-11874



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 24, 2024, at 1:25 o'clock AM EDT, Matthew Luna completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: October 24, 2024 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor